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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

22388 U.S.PTO
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101503

Applicants: Brian F. HERSHKOWITZ et al.

Title: PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT WORTHINESS OF BORROWER

Appl. No.: Unassigned

Filing Date: 10/15/2003

Examiner: Unassigned

Art Unit: Unassigned

UTILITY PATENT APPLICATION
TRANSMITTAL

Mail Stop PATENT APPLICATION
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

**Brian F. HERSHKOWITZ
Jeffrey S. HARRIS
Jay E. LIEBIG
Michael Steven MOSHAY
Charles T. MURPHY**

[] Applicants claim small entity status under 37 CFR 1.27.

Enclosed are:

- [X] Application Data Sheet (37 CFR 1.76) (4 pages).
- [X] Specification, Claims, and Abstract (48 pages).
- [X] Formal drawings (2 sheets, Figures 1 and 2).

The filing fee is calculated below:

Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee			\$770.00	\$770.00
Total Claims: 17	-20	= 0	x \$18.00	= \$0.00
Independents: 2	-3	= 0	x \$86.00	= \$0.00
If any Multiple Dependent Claim(s) present:		+ \$290.00	=	\$0.00
Surcharge under 37 CFR 1.16(e) for late filing+ of Executed Declaration and late payment of filing fee		\$130.00	=	\$130.00
		SUBTOTAL:	=	\$900.00
[]	Small Entity Fees Apply (subtract ½ of above):		=	\$0.00
		TOTAL FILING FEE:	=	\$900.00

[] A check in the amount of \$0.00 to cover the filing fee is enclosed.

[X] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.

[] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date Oct. 15, 2003

By

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